

Rate Schedule Guide for Members Eligible for Medicare

Effective January 1, 2006

For residents of Massachusetts who have Medicare, Prescription Advantage may be able to offer you benefits to help you pay for your Medicare prescription drug coverage. Depending on your income and the Medicare Prescription Drug Plan that you have chosen, Prescription Advantage may help pay all or part of your monthly premium, deductible and co-payments. Below is a rate schedule guide for Prescription Advantage members who have Medicare. *Note: If you have Creditable Coverage, you will receive the same benefits that are listed below with the exception of assistance in paying your monthly premium.*

Category	If you are single and your income is	If you are married and your income is	If you have received Extra Help or have Medicare's Standard Benefit package	Prescription Advantage Annual Enrollment Fee	What you pay towards your Medicare Drug Plan's premium (up to the \$30.27 benchmark for basic coverage)	Your total GENERIC co-payments (up to a 30-day supply) will not be more than	Your total BRAND NAME co-payments (up to a 30-day supply) will not be more than	Annual Out of Pocket Spending Limit
S0	\$0-\$17,992	\$0-\$24,120	Full Extra Help	\$0	\$0	\$2	\$5	N/A
S1	\$0-\$17,992	\$0-\$24,120	Partial Extra Help	\$0	\$0	\$7	\$18	\$1,300
S2	\$0-\$17,992	\$0-\$24,120	Standard Benefit	\$0	\$0	\$7	\$18	\$1,440
S3	\$17,993-\$21,533	\$24,121-\$28,868	Standard Benefit	\$0	\$20	\$12	\$30	\$1,800
S4	\$21,534-\$28,710	\$28,869-\$38,490	Standard Benefit	\$0	Plan Premium	\$12	\$30	\$2,150
S5	\$28,711-\$47,850	\$38,491-\$64,150	Standard Benefit	\$200	Plan Premium	Plan's Co-pay	Plan's Co-pay	\$2,870

How the Premiums Work:

The amount that Prescription Advantage will pay towards your Medicare Drug Plan's monthly premium is based on the regional benchmark set by Medicare of \$30.27 for basic coverage. If you choose a Medicare Drug Plan with basic coverage, Prescription Advantage will pay a portion of your monthly premiums as shown above. If you choose a Medicare Drug Plan with enhanced coverage, Prescription Advantage will only pay a portion of your premium as shown above towards the amount of your premium that is attributable to the basic benefit. Any premium attributable to enhanced coverage will not be paid by Prescription Advantage.

How the Co-payments Work:

If your prescription drug is covered by your Medicare Drug Plan, Prescription Advantage will pay a portion of your co-payment. Your TOTAL co-payments will not be more than the amounts listed above. Prescription Advantage will not pay anything toward drugs not covered by your Medicare Drug Plan, except for benzodiazepine drugs (commonly used for anxiety and sleep aid).

How the Annual Out-of-Pocket Spending Limit Works:

If your total spending for co-payments reaches your spending limit amount, Prescription Advantage will cover your co-payments for the remainder of the Plan year for all drugs covered by your Medicare Drug Plan and benzodiazepine drugs.